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Account Disclosure Rate Supplement

EFFECTIVE DATE: November 13, 2018

This supplement is incorporated into, becomes a part of and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

Variable Rate

Account Type	Balance	Dividend Rate	APY*
Share Savings	\$100.00	.10%	.10%
Special Share Savings	\$100.00	.10%	.10%
Check Plus	\$500.00-\$9,999.99	.10%	.10%
	\$10,000.00 - \$24,999.99	.15%	.15%
	\$25,000.00 & Greater	.20%	.20%
Christmas Club	\$25.00	.10%	.10%
IRA Share	\$100.00	.30%	.30%

Term & IRA Share Certificate

Account Type	Balance to Open	Term	Dividend Rate	APY*
Term Share Certificate	\$1,000.00	6 Month	0.75%	0.76%
		12 Month	1.25%	1.26%
		18 Month	1.40%	1.41%
		24 Month	1.60%	1.61%
		36 Month	1.70%	1.71%
		48 Month	1.95%	1.97%
		60 Month	2.15%	2.17%
IRA Share Certificate	\$2,500.00	12 Month	1.30%	1.31%
		24 Month	1.64%	1.65%
		36 Month	1.75%	1.76%
		48 Month	2.00%	2.02%
		60 Month	2.20%	2.22%

*APY refers to ANNUAL PERCENTAGE YIELD.

For the purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days. The Dividend Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For most current rates, please contact one of our branches.

Main Office
1330 W Franklin St
(812) 425-0111

Vogel Office
5727 Vogel Rd
(812) 491-9200

Atlas Office
1212 St George Rd
(812) 491-3564





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Schedule of Fees and Charges

EFFECTIVE DATE: May 29, 2018

ATM/DEBIT:

Withdrawals	None
Deposits	None
Overdrafts (with Opt-In)	\$28.00
Replacement Card	\$8.00
Transfer Fee	\$4.00

CHECKING:

Monthly Service Fee or Per Check Fee	None
Payment/Transfer Receipt Mailed	\$1.00
Account Balancing	\$25.00 per hour
Overdrafts/Automatic Payment Return	\$28.00
Returned Deposit Item	\$10.00
Stop-Payment Fee	\$25.00
Certified Check	\$3.00
Transfer from Shares	\$4.00
Transfer from Loans	\$4.00
Photocopy Request (picked up)	\$3.00
Photocopy Request (mailed)	\$5.00
Account History (over 30 days)	\$1.00
Statement Copy	\$3.00

VISA:

Replacement Card	\$5.00
Late Fee (over 10 days)	\$20.00
Returned Payment Fee	\$25.00
Statement Copy	\$3.00
Travel Card (member)	\$4.00
Travel Card Reload	\$2.00
Travel Card Unload	\$10.00

OTHER:

Loan Extension Agreement	\$25.00
Closed Account Fee (within 180 days of opening)	\$5.00
Return Mail Fee	\$1.50
Early Withdrawal from Christmas Club	\$5.00
Check Mailing Fee	\$1.00
Cashier's Check	\$3.00
Money Order	\$2.00
Teller Check	\$1.00
Inactive Account Fee (24 months no activity balance \$100 or less)	\$5.00 per month
Foreign Check Deposit	\$8.00 per item
Foreign Check Return	\$25.00 per item
Deposit/Loan Payment Return	\$25.00
Minimum Balance Fee (share savings balance below \$5.00).....	Up to \$5.00
Withdrawals from Savings:	
Three or less per month	None
Four or more per month.....	\$1.00 per item
Wire Transfers:	
In (items over \$100)	\$8.00
Out	\$20.00
International	\$40.00
Late Loan Payment (over 15 days)	\$20.00
Garnishment Request Fee.....	\$20.00
Tax Levy Fee	\$25.00
Notary Public Service	None
NADA Car Quotes	None

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